

## Beware of Telemarketing Scam

Your phone rings in the middle of dinner. You race to answer it, but the caller is neither a friend nor family member. It's a stranger – a telemarketer, to be exact - trying to sell you a product or service.

This scenario is probably repeated in thousands of homes each evening, creating increasing annoyance on the part of consumers who then seek out ways to identify and avoid telemarketing calls. Caller ID is one way. Also, some states now offer "Do-Not-Call" registries for consumers who want to block some telemarketing calls. However, these registries have spawned a new scam that feeds on the increasing frustration consumers have with telemarketers.

### The Scam Works Something Like This

- You receive a telephone call from someone claiming to be an official of a state Do-Not-Call registry or of an antifraud consumer group. The caller asks if you want to be on a state Do-Not-Call list or to verify your previous registration on such a list.
- Eventually, the caller asks for personal information, like your Social Security, credit card and/or bank account numbers, to confirm that the caller is talking with the correct person.
- Armed with your personal information, the perpetrator can access your accounts and personal records, and often uses this access to steal money, make unauthorized purchases, steal your identity, etc.

### What You Should Know

- Signing up for state-sponsored Do-Not-Call lists is generally initiated by the consumer. It is usually free or requires only a nominal fee.
- Once you are signed up on a state Do-Not-Call registry, there is generally no reason you should receive follow-up calls. You should not need to verify your registration with personal information.



- If the need for follow-up ever does arise, you should never be asked for personal or financial information.

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